

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert Michael McKnight
Lisa M McKnight
Debtors

Case No. 17-04076-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 29

Date Rcvd: Jan 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2018.

db/jdb
4974605 +Robert Michael McKnight, Lisa M McKnight, 138 Raccoon Road, Dingmans Ferry, PA 18328-3143
4974606 AMERICAN EDUCATION SERVICES, PO BOX 2461, HARRISBURG, PA 17105-2461
4974608 B&B COLLECTIONS INC, PO BOX 2137, TOMS RIVER, NJ 08754-2137
4974610 CARDIOLOGY ASSOC OF SUSSEX COUNTY, 222 HIGH STREET, SUITE 205, NEWTON, NJ 07860-9605
4974613 +CVS SPECIALITY, PO BOX 99778, CHICAGO, IL 60696-7578
4974614 IMAGING CONSULTANTS OF ESSEX, PO BOX 3247, INDIANAPOLIS, IN 46206-3247
4974615 INFECTIOUS DISEASE SPECIALISTS LLC, PO BOX 54, ROSELAND, NJ 07068-0054
4974616 INPATIENT MEDICAL ASSOCIATES, PO BOX 5304, PARSIPPANY, NJ 07054-6304
4974617 +MILSTEAD & ASSOCIATES LLC, 1 E STOW ROAD, MARLTON, NJ 08053-3118
4974618 +NEWTON EMA, PO BOX 6352, PARSIPPANY, NJ 07054-7352
4974619 +NEWTON IMAGING, 222 HIGH STREET #101, NEWTON, NJ 07860-9604
4974622 NEWTON MEDICAL CENTER, PO BOX 36458, NEWARK, NJ 07188-6458
4974625 +REMEX INC, 307 WALL STREET, PRINCETON, NJ 08540-1515
SAINT BARNABAS MEDICAL CENTER, C/O BCA FINANCIAL SERVICES INC, 18001 OLD CUTLER RD STE 462, MIAMI, FL 33157-6437
4974627 SBMC MULTI SPECIALTY-NEPHRO, PO BOX 8000 DEPT 624, BUFFALO, NY 14267-0002
4974629 ST BARNABAS EMA, PO BOX 6251, PARSIPPANY, NJ 07054-7251

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4974607 +E-mail/Text: banko@berkscredit.com Jan 08 2018 18:52:45 BERKS CREDIT & COLLECTIONS, 900 CORPORATE DRIVE, READING, PA 19605-3340
4974609 E-mail/Text: banko@berkscredit.com Jan 08 2018 18:52:45 CARDIOLOGY ASSOC OF SUSSEX COUNTY, C/O BERKS CREDIT & COLLECTIONS, PO BOX 329, TEMPLE, PA 19560-0329
4974611 +E-mail/Text: jennifer.chacon@spservicing.com Jan 08 2018 18:53:35 DEUTSCHE BANK, C/O SELECT PORTFOLIO SERVICING, 3217 S DECKER LAKE DRIVE, SALT LAKE CITY, UT 84119-3284
4974612 E-mail/Text: bankruptcy@onlineis.com Jan 08 2018 18:53:28 IMAGING CONSULTANTS ESSEX, C/O ON LINE COLLECTIONS, PO BOX 1489, WINTERVILLE, NC 28590-1489
4974620 +E-mail/Text: bankruptcy@certifiedcollection.com Jan 08 2018 18:52:46 NEWTON MEDICAL CENTER, C/O CERT CREDIT & COLLECTION BUR, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
4974621 +E-mail/Text: bankruptcy@certifiedcollection.com Jan 08 2018 18:52:46 NEWTON MEDICAL CENTER, C/O CERTIFIED CR & COLLECTION BUR, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
4975501 +EDI: PRA.COM Jan 08 2018 18:58:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4974623 +E-mail/Text: ebn@barnabashealth.org Jan 08 2018 18:53:27 SAINT BARNABAS MEDICAL CENTER, PO BOX 903, OCEANPORT, NJ 07757-0903
4974624 E-mail/Text: ebn@barnabashealth.org Jan 08 2018 18:53:27 SAINT BARNABAS MEDICAL CENTER, PAYMENT PROCESSING CENTER, PO BOX 29960, NEW YORK, NY 10087-9960
4974626 EDI: IIC9.COM Jan 08 2018 18:58:00 SAINT BARNABAS MEDICAL CENTER, C/O IC SYSTEM, PO BOX 64378, SAINT PAUL, MN 55164-0378
4974628 +E-mail/Text: jennifer.chacon@spservicing.com Jan 08 2018 18:53:35 SELECT PORTFOLIO SERVICING INC, ATTN BANKRUPTCY DEPT, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
4974630 +EDI: WFFC.COM Jan 08 2018 18:58:00 WELLS FARGO CARD SERVICES, PO BOX 10347, DES MOINES, IA 50306-0347
4974631 +EDI: WFFC.COM Jan 08 2018 18:58:00 WELLS FARGO CREDIT SERVICES, PO BOX 14517, DES MOINES, IA 50306-3517

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as indenture trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2005-4 Asset Backed Notes bkgroup@kmlawgroup.com
Mark J. Conway (Trustee) PA40@ecfcbis.com, mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 2 Lisa M McKnight
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;vsmith@newmanwilliams.com
Vincent Rubino on behalf of Debtor 1 Robert Michael McKnight
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;vsmith@newmanwilliams.com

TOTAL: 5

Information to identify the case:Debtor 1 **Robert Michael McKnight**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8141**

EIN --_-----

Debtor 2 **Lisa M McKnight**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7287**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-04076-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Robert Michael McKnight
aka Robert M. McKnight, aka Robert McKnightLisa M McKnight
aka Lisa Marie McKnight, aka Lisa McKnight**By the
court:**January 8, 2018Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.